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Fill in this information to identify your case:			
United States Bankruptcy Court for the:			
NORTHERN DISTRICT OF ILLINOIS	_		
Case number (if known)	Chapter you are filing under:		
	Chapter 7		
	☐ Chapter 11		
	☐ Chapter 12		
	☐ Chapter 13	_	Check if this an amended filing

B 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Par	t 1:	Identity Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	Write the name that is on your government-issued picture identification (for		Patti	
			First name	First name
	exan	nple, your driver's se or passport).	Kim	
			Middle name	Middle name
	iden	g your picture tification to your	Cast name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
	mee	ting with the trustee.	Last harne and Sumx (St., St., II, III)	Last harrie and Sullix (St., St., II, III)
2.		ther names you have I in the last 8 years		
		de your married or len names.		
	maic	en names.		
3.	your	the last 4 digits of Social Security ber or federal	xxx-xx-6943	
		vidual Taxpayer tification number		

Debtor 1 Patti Kim Gill Patti Kim Gill Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):				
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.				
	Include trade names and doing business as names	Business name(s)	Business name(s)				
		EINs	EINs				
5.	Where you live	18615 Emily Court	If Debtor 2 lives at a different address:				
		Hazel Crest, IL 60429 Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code				
		Cook					
		County	County				
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.				
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code				
6.	Why you are choosing this district to file for	Check one:	Check one:				
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.				
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)				

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Document Case number (if known) Debtor 1 Patti Kim Gill

Par	t 2: Tell the Court About	Your Ba	nkruptcy Ca	ise				
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Requi</i> f page 1 and check the app		(b) for Individuals Filing for	Bankruptcy
	choosing to file under	■ Cha	apter 7					
		☐ Cha	apter 11					
		☐ Cha	apter 12					
		☐ Cha	apter 13					
3.	How you will pay the fee	a	bout how yo	ou may pay. Typ attorney is sub	en I file my petition. Pleas bically, if you are paying the mitting your payment on yo	fee yourself, you may	pay with cash, cashier's ch	neck, or money
					the fee in installments. If you choose this option, sign and attach the Application for Individuals to Pay in Installments (Official Form 103A).			
			request that out is not req hat applies t	at my fee be wa uired to, waive o your family siz	nived (You may request this your fee, and may do so on ze and you are unable to pathe Chapter 7 Filing Fee Wa	ly if your income is les by the fee in installmen	s than 150% of the official ts). If you choose this optic	poverty line on, you must fill
9.	Have you filed for bankruptcy within the last 8 years?	■ No.						
			District		When	Ca	ase number	
			District		When	Ca	ase number	
			District		When	Ca	ase number	
10.	Are any bankruptcy	■ No						
	cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes						
			Debtor			Rel	ationship to you	
			District		When	Ca	se number, if known	
			Debtor			Rel	ationship to you	
			District		When	Cas	se number, if known	
11.	Do you rent your residence?	■ No.	Go to	ine 12.				
	residence?	☐ Yes	. Has yo	our landlord obta	ained an eviction judgment	against you and do you	u want to stay in your resid	ence?
				No. Go to line	12.			
				Yes. Fill out In bankruptcy per	itial Statement About an Ev tition.	viction Judgment Again	st You (Form 101A) and fil	e it with this

Debt	tor 1 Patti Kim Gill			Document	Page 4 of 55 Case number (if known)			
Part	3: Report About Any B	usinesses	You Own	as a Sole Proprietor				
12.	Are you a sole proprietor of any full- or part-time business?		Go to					
		☐ Yes.	Name	and location of business				
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	of business, if any				
	If you have more than one sole proprietorship, use a separate sheet and attach		Numbe	er, Street, City, State & ZIP C	Code			
	it to this petition.		Check	the appropriate box to descr	•			
					lefined in 11 U.S.C. § 101(27A))			
				,	s defined in 11 U.S.C. § 101(51B))			
				Stockbroker (as defined in 1	- , , , , ,			
				Commodity Broker (as defin	ned in 11 U.S.C. § 101(6))			
				None of the above				
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a small business debtor?	deadline e operation	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set at deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, state operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the in 11 U.S.C. 1116(1)(B).					
	For a definition of small	■ No.	I am n	ot filing under Chapter 11.				
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am fil Code.	ing under Chapter 11, but I a	am NOT a small business debtor according to the definition in the Bankruptcy			
		☐ Yes.	I am fil	ing under Chapter 11 and I a	am a small business debtor according to the definition in the Bankruptcy Code			
Part	4: Report if You Own o	or Have Any	/ Hazardo	us Property or Any Property	y That Needs Immediate Attention			
14.	Do you own or have any	■ No.						
	property that poses or is	_						
	alleged to pose a threat of imminent and identifiable hazard to public health or safety?	☐ Yes.	What is t	ne hazard?				
	Or do you own any property that needs immediate attention?			ate attention is why is it needed?				
	For example, do you own perishable goods, or livestock that must be fed,		Where is	the property?				

or a building that needs urgent repairs?

Number, Street, City, State & Zip Code

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Debtor 1 Patti Kim Gill Page 5 of 55

Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

□ I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a

mental deficiency that makes me incapable of realizing or making rational decisions about finances.

□ Disability. My physical disability causes

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to	o receive a	briefing	about	credit
counseling because	e of			

☐ Incapacity. I have a mental illness or a mental deficiency that makes me incapable

of realizing or making rational decisions about finances.

☐ **Disability.** My physical disability causes me to

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried

to do so.

Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Case number (if known) Part 6: **Answer These Questions for Reporting Purposes** 16. What kind of debts do 16a. Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an you have? individual primarily for a personal, family, or household purpose." ■ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ■ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ☐ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do **1**,000-5,000 **1** 25,001-50,000 **1-49** you estimate that you **5001-10,000 5**0,001-100,000 □ 50-99 owe? **1**0,001-25,000 ■ More than 100,000 □ 100-199 **200-999** 19. How much do you □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion **\$0 - \$50,000** estimate your assets to □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion □ \$50,001 - \$100,000 be worth? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? **\$100,001 - \$500,000** □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: For you I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Patti Kim Gill Signature of Debtor 2 Patti Kim Gill Signature of Debtor 1 Executed on January 19, 2016 Executed on MM / DD / YYYY MM / DD / YYYY

Patti Kim Gill

Debtor 1

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Debtor 1 Patti Kim Gill Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ James L. Hardemon Signature of Attorney for Debtor	Date	January 19, 2016						
James L. Hardemon		, 32,						
Printed name								
Legal Remedies, Chartered								
8525 S. Stony Island								
Chicago, IL 60617								
Number, Street, City, State & ZIP Code								
Contact phone 773-374-5288	Email address							
1126229								
Bar number & State								

	DUCUIII	THE TAUC U UI JJ					
ill in this information to identify your case:							
Patti Kim Gill							
First Name	Middle Name	Last Name					
First Name	Middle Name	Last Name					
nkruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS					
	Patti Kim Gill First Name First Name	Patti Kim Gill First Name Middle Name First Name Middle Name	Patti Kim Gill First Name Middle Name Last Name First Name Middle Name Last Name				

☐ Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

			assets of what you own
1.	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$	0.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	8,100.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	8,100.00
Par	t 2: Summarize Your Liabilities		
			liabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	5,600.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	146,292.36
	Your total liabilities	\$	151,892.36
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	1,800.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	1,810.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other s	schedules.
7.	■ Yes What kind of debt do you have?		

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 Ú.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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Debtor 1 Patti Kim Gill

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$	1,800.00
----	--	----	----------

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

	Total clair	m
From Part 4 on Schedule E/F, copy the following:		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Case 16-02025 Doc 1 Filed 01/22/16 Entered 01/22/16 17:25:15 Desc Main Document Page 10 of 55 Fill in this information to identify your case and this filing: Debtor 1 Patti Kim Gill Middle Name First Name Last Name Debtor 2 First Name Middle Name (Spouse, if filing) Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? **Describe Your Vehicles** Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles □ No Yes Do not deduct secured claims or exemptions. Put Mercedes Make: Who has an interest in the property? Check one. the amount of any secured claims on Schedule D: CLK Debtor 1 only Creditors Who Have Claims Secured by Property. 2005 Year: Debtor 2 only Current value of the Current value of the Approximate mileage: 110000 Debtor 1 and Debtor 2 only entire property? portion you own? Other information: ☐ At least one of the debtors and another \$6.825.00 \$6.825.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes

pages you have attached for Part 2. Write that number here.....=>

Do you own or have any legal or equitable interest in any of the following items?

5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for

Current value of the portion you own?
Do not deduct secured claims or exemptions.

\$6.825.00

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

□ No

Part 3: Describe Your Personal and Household Items

Case 16-02025 Doc 1 Filed 01/22/16 Entered 01/22/16 17:25:15 Desc Main Document Page 11 of 55 Debtor 1 Case number (if known) Patti Kim Gill Yes. Describe..... \$1,000.00 **Household Furnishings** 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ■ No ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories □ No Yes. Describe..... **Used Clothing** \$175.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver ■ No ☐ Yes. Describe..... 13. Non-farm animals Examples: Dogs, cats, birds, horses ■ No ☐ Yes. Describe..... 14. Any other personal and household items you did not already list, including any health aids you did not list ■ No ☐ Yes. Give specific information..... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1,175.00 for Part 3. Write that number here Part 4: Describe Your Financial Assets Do you own or have any legal or equitable interest in any of the following? Current value of the portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition □ No Cash \$0.00 Case 16-02025 Doc 1 Filed 01/22/16 Entered 01/22/16 17:25:15 Desc Main Document Page 12 of 55

Case number (if known)

17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. ☐ No Institution name: ■ Yes..... Citibank \$100.00 Checking 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ■ No ☐ Yes..... Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture ■ No ☐ Yes. Give specific information about them..... Name of entity: % of ownership: 20. Government and corporate bonds and other negotiable and non-negotiable instruments Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders. Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them. ☐ Yes. Give specific information about them Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ■ No ☐ Yes. List each account separately. Type of account: Institution name: 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No Institution name or individual: ☐ Yes. 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ☐ Yes..... Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit No ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ■ No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the

Debtor 1

Patti Kim Gill

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Current value of the portion you own?
Do not deduct secured claims or exemptions.

No. Go to Part 6.■ Yes. Go to line 38.

Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

Document Page 14 of 55 Case number (if known) Debtor 1 Patti Kim Gill 38. Accounts receivable or commissions you already earned ■ No ☐ Yes. Describe..... 39. Office equipment, furnishings, and supplies Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices ■ No ☐ Yes. Describe..... 40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade ☐ Yes. Describe..... 41. Inventory ■ No ☐ Yes. Describe..... 42. Interests in partnerships or joint ventures ☐ No ■ Yes. Give specific information about them..... Name of entity: % of ownership: \$0.00 50% **Gill Hayes Talent** 43. Customer lists, mailing lists, or other compilations Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))? ■ No ☐ Yes. Describe..... 44. Any business-related property you did not already list ■ No ☐ Yes. Give specific information....... 45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached \$0.00 for Part 5. Write that number here..... Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property? No. Go to Part 7. ☐ Yes. Go to line 47. Current value of the portion you own? Do not deduct secured claims or exemptions. Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... Official Form 106A/B Schedule A/B: Property page 5

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Case number (if known) Document Debtor 1 Patti Kim Gill 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form 55. Part 1: Total real estate, line 2 \$0.00 Part 2: Total vehicles, line 5 56. \$6,825.00 Part 3: Total personal and household items, line 15 57. \$1,175.00 58. Part 4: Total financial assets, line 36 \$100.00 59. Part 5: Total business-related property, line 45 \$0.00

\$0.00

\$0.00

Copy personal property total

\$8,100.00

63. Total of all property on Schedule A/B. Add line 55 + line 62

60. Part 6: Total farm- and fishing-related property, line 52

61. Part 7: Total other property not listed, line 54

62. Total personal property. Add lines 56 through 61...

\$8,100.00

\$8,100.00

Official Form 106A/B

Page 16 of 55 Document Fill in this information to identify your case: Debtor 1 Patti Kim Gill Middle Name Last Name First Name Debtor 2 First Name Middle Name (Spouse if, filing) Last Name NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known)

☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
2005 Mercedes CLK 110000 miles Line from Schedule A/B: 3.1	\$6,825.00		\$2,400.00	735 ILCS 5/12-1001(c)
Line Horri Schedule A.B. 3.1			100% of fair market value, up to any applicable statutory limit	
Used Clothing Line from Schedule A/B: 11.1	\$175.00		\$175.00	735 ILCS 5/12-1001(a)
Line Hotti Schedule A/B. 1111			100% of fair market value, up to any applicable statutory limit	
Checking: Citibank Line from Schedule A/B: 17.1	\$100.00		\$100.00	735 ILCS 5/12-1001(b)
Line Hotti Schedule A/B. 1111			100% of fair market value, up to any applicable statutory limit	
Term Life Insurance Beneficiary: Kevin Gill	\$0.00		\$0.00	215 ILCS 5/238
Line from Schedule A/B: 31.1			100% of fair market value, up to any applicable statutory limit	
Gill Hayes Talent	\$0.00		\$0.00	735 ILCS 5/12-1001(b)
Line from Schedule A/B: 42.1			100% of fair market value, up to any applicable statutory limit	

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Debtor 1 Patti Kim Gill

3. Are you claiming a homestead exemption of more than \$155,675?

(Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Case 16-02025 Doc 1 Filed 01/22/16 Entered 01/22/16 17:25:15 Desc Main Page 18 of 55 Document Fill in this information to identify your case: Debtor 1 Patti Kim Gill Middle Name First Name Last Name Debtor 2 Middle Name First Name Last Name (Spouse if, filing) NORTHERN DISTRICT OF ILLINOIS United States Bankruptcy Court for the: Case number (if known) ☐ Check if this is an amended filing Official Form 106D Schedule D: Creditors Who Have Claims Secured by Property 12/15 Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if 1. Do any creditors have claims secured by your property? ☐ No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form. Yes. Fill in all of the information below. Part 1: List All Secured Claims Column A Column B Column C 2. List all secured claims. If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much Amount of claim Value of collateral Unsecured as possible, list the claims in alphabetical order according to the creditor's name. Do not deduct the that supports this portion value of collateral. claim If any \$5,600.00 WFDS Describe the property that secures the claim: \$6,825.00 \$0.00 2.1 Creditor's Name 2005 Mercedes CLK 110000 miles As of the date you file, the claim is: Check all that PO Box 1697 apply. Winterville, NC 28590 □ Contingent Number, Street, City, State & Zip Code Unliquidated ☐ Disputed Who owes the debt? Check one. Nature of lien. Check all that apply. An agreement you made (such as mortgage or secured ■ Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only ☐ Statutory lien (such as tax lien, mechanic's lien) ☐ At least one of the debtors and another Judgment lien from a lawsuit ☐ Check if this claim relates to a ☐ Other (including a right to offset) community debt Date debt was incurred Last 4 digits of account number 2067 \$5,600.00 Add the dollar value of your entries in Column A on this page. Write that number here: If this is the last page of your form, add the dollar value totals from all pages. \$5,600.00 Write that number here: Part 2: List Others to Be Notified for a Debt That You Already Listed Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one

creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Name Address

-NONE-

On which line in Part 1 did you enter the creditor?

Last 4 digits of account number

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Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans debt Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No **Collection Attorney Wellgroup** □ Yes Other. Specify **Healthpart American Financial Cre** 114.00 4624 Last 4 digits of account number \$

4.2

Priority Creditor's Name 10333 N Meridian St Ste

Indianapolis, IN 46290 Number Street City State Zlp Code When was the debt incurred? Opened 4/05/12

As of the date you file, the claim is: Check all that apply

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	Who incurred the debt? Check one.	По и	_			
	Debtor 1 only	☐ Contingent				
	Debtor 2 only	☐ Unliquidated				
		_				
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY	' linsecure	d claim:		
	☐ At least one of the debtors and another☐ Check if this claim is for a community	Student loans	unscource	a olami.		
	debt	☐ Student loans				
	Is the claim subject to offset?	Obligations arising o not report as priority clai		aration agreement or divorce that you did		
	■ No	☐ Debts to pension or p	profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify	Collect Health	ction Attorney Wellgroup npart		
4.3	American Financial Cre	Last 4 digits of accoun	t number	4523	\$	41.00
	Priority Creditor's Name 10333 N Meridian St Ste Indianapolis, IN 46290	When was the debt inc	urred?	Opened 4/05/12		
	Number Street City State Zlp Code	As of the date you file,	the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	g				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY	unsecure	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	Obligations arising o		aration agreement or divorce that you did		
	No	Debts to pension or p	profit-sharin	g plans, and other similar debts		
	Yes	Other. Specify	Collect Health	ction Attorney Wellgroup npart		
4.4	American Financial Cre Priority Creditor's Name	Last 4 digits of accoun	t number	5130	\$	114.00
	10333 N Meridian St Ste Indianapolis, IN 46290	When was the debt inc	urred?	Opened 5/10/12		
	Number Street City State Zlp Code	As of the date you file,	the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only					
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY	unsecure	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	Obligations arising o		aration agreement or divorce that you did		
	■ No	☐ Debts to pension or p	profit-sharin	g plans, and other similar debts		
	Yes	■ Other. Specify	Collect Health	ction Attorney Wellgroup npart		
4.5	Caine & Weiner	Last 4 digits of accoun	t number	2928	\$	190.00

Priority Creditor's Name

Debto	r 1 Patti Kim Gill	Document Page	21 of 55 Case number (if know)		
	Po Box 5010 Woodland Hills, CA 91365	When was the debt incurred?	Opened 6/07/13		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	g			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		
	Yes	■ Other. Specify Collect	ction Attorney Enterprise Rent A (Ca	
4.6	Capital Accounts	Last 4 digits of account number	7310	\$	671.00
	Priority Creditor's Name		0		
	Po Box 140065 Nashville, TN 37214	When was the debt incurred?	Opened 2/26/15 Last Active 5/01/14		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only				
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did		
	No	Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify Collect	ction Attorney Carmella Perry As	is	
4.7	Capital One Bank Usa N	Last 4 digits of account number	7667	\$	343.00
	Priority Creditor's Name		Opened 9/26/13 Last		
	15000 Capital One Dr Richmond, VA 23238	When was the debt incurred?	Active 7/22/14		
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only	3			
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecured	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts		

☐ Yes

■ No

Other. Specify

Credit Card

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Debtor 1 Patti Kim Gill Case number (if know) 4.8 **Creditors Discount & A** 460.00 0473 Last 4 digits of account number Priority Creditor's Name Opened 4/11/11 Last 415 E Main St When was the debt incurred? Active 5/20/11 Streator, IL 61364 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Collection Attorney Joliet Fire Departme** Other. Specify 4.9 64,792.00 **Dept Of Ed/Navient** 0903 Last 4 digits of account number Priority Creditor's Name Po Box 9635 When was the debt incurred? Opened 9/03/14 Wilkes Barre, PA 18773 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans Is the claim subject to offset? \square Obligations arising out of a separation agreement or divorce that you did not report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Student Loan Other. Specify 4.10 **Dept of Treasury** 6,972.00 Last 4 digits of account number \$ Priority Creditor's Name Internal Revenue Service When was the debt incurred? 2009 PO Box 7346

Philadelphia, PA 19101-7346

Number Street City State Zlp Code

As of the date you file, the claim is: Check all that apply

Official Form 106 E/F

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	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	Ü				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY	unsecured claim:			
	☐ Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	Obligations arising or not report as priority clair	ut of a separation agreement or divorce that you did ns			
	■ No	Debts to pension or p	profit-sharing plans, and other similar debts			
	Yes	Other. Specify	Income Taxes			
.11	Dept of Treasury	Last 4 digits of accoun	t number		\$	27,057.36
	Priority Creditor's Name Internal Revenue Service PO Box 7346	When was the debt inc	2010			
	Philadelphia, PA 19101-7346 Number Street City State Zlp Code	As of the date you file,	the claim is: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only					
	☐ Debtor 2 only	☐ Unliquidated				
	Debtor 1 and Debtor 2 only	☐ Disputed				
	\square At least one of the debtors and another	Type of NONPRIORITY	unsecured claim:			
	☐ Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	Obligations arising or not report as priority clair	ut of a separation agreement or divorce that you did ms			
	■ No	☐ Debts to pension or p	profit-sharing plans, and other similar debts			
	Yes	Other. Specify	Income Taxes			
.12	Dept of Treasury	Last 4 digits of accoun	t number		\$	25,553.00
	Priority Creditor's Name Internal Revenue Service PO Box 7346	When was the debt inc	urred?			
	Philadelphia, PA 19101-7346 Number Street City State Zlp Code	As of the date you file,	the claim is: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	ŭ				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed				
	lacksquare At least one of the debtors and another	Type of NONPRIORITY	unsecured claim:			
	☐ Check if this claim is for a community debt	☐ Student loans				
	Is the claim subject to offset?	Obligations arising or not report as priority claim	ut of a separation agreement or divorce that you did ms			
	■ No	Debts to pension or p	profit-sharing plans, and other similar debts			
	Yes	Other. Specify	Federal Tax Lien			

4.13 First Credit Corporati
Priority Creditor's Name

Last 4 digits of account number

0023

2,417.00

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Case number (if know)

Denioi	ratti Kiili Giii		Case number (ii know)	
	Po Box 9300 Boulder, CO 80301	When was the debt incurred?	Opened 5/07/12 Last Active 5/07/12	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	-		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did	
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify	Iment Sales Contract	
4.14	Gla Collection Co Inc	Last 4 digits of account number	8776	\$ 53.00
	Priority Creditor's Name 2630 Gleeson Ln Louisville, KY 40299	When was the debt incurred?	Opened 8/26/15	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only			
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes		ction Attorney Rad Imag ults-In	
4.15	Illinois Dept. of Revenue	Last 4 digits of account number		\$ 2,518.00
	Priority Creditor's Name PO Box 19043	When was the debt incurred?	2009-2010	
	Springfield, IL 62794-9043 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only			
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did	
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify State	income tax	

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Debtor	Patti Kim Gill		Case number (if know)	 	
4.16	Mcsi Inc Priority Creditor's Name	Last 4 digits of account number	6276	\$	200.00
	Po Box 327	When was the debt incurred?	Opened 12/27/12		
-	Palos Heights, IL 60463 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only				
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did		
	No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	Yes	Other. Specify	ction 01 City Of Country C		
4.17	Mcsi Inc	Last 4 digits of account number	1540	 \$	325.00
	Priority Creditor's Name Po Box 327 Palos Heights, IL 60463	When was the debt incurred?	Opened 3/18/14		
-	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only				
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	Yes	Other. Specify	ction 01 Village Of Homewo		
4.18	Mcsi Inc	Last 4 digits of account number	9917	\$	250.00
	Priority Creditor's Name Po Box 327 Palos Heights, IL 60463	When was the debt incurred?	Opened 7/03/12		
-	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only				
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	lacksquare At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-sharing	ng plans, and other similar debts		
	Yes	Other. Specify Colle	ction 01 Village Of Homewo		

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Case number (if know)

Deptoi	ratti Kiili Giii		Case Humber (II know)	
4.19	Mcsi Inc	Last 4 digits of account number	6739	\$ 250.00
	Priority Creditor's Name Po Box 327	When was the debt incurred?	Opened 4/01/14	
	Palos Heights, IL 60463 Number Street City State Zlp Code	As of the date you file, the claim		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	ū		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	\square Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify	ction 01 Village Of Mokena	
4.20	Mcsi Inc	Last 4 digits of account number	1359	\$ 200.00
	Priority Creditor's Name Po Box 327 Palos Heights, IL 60463	When was the debt incurred?	Opened 6/04/12	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only			
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did	
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify	ction 01 City Of Chicago H	
4.21	Mcsi Inc	Last 4 digits of account number	1444	\$ 200.00
	Priority Creditor's Name Po Box 327 Palos Heights, IL 60463	When was the debt incurred?	Opened 6/04/12	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	J		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify Colle	ction 01 City Of Chicago H	

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Case number (if know)

Debioi	Patti Kiili Giii		Case Hulliber (II know)	
4.22	Mcsi Inc	Last 4 digits of account number	6884	\$ 200.00
	Priority Creditor's Name Po Box 327	When was the debt incurred?	Opened 11/12/12	
	Palos Heights, IL 60463 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only			
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Collect	ction 01 City Of Chicago H	
4.23	Mcsi Inc	Last 4 digits of account number	3032	\$ 200.00
	Priority Creditor's Name Po Box 327 Palos Heights, IL 60463	When was the debt incurred?	Opened 12/12/12	
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only			
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did	
	■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
	Yes	■ Other. Specify Collect	ction 01 City Of Chicago H	
4.24	Mcsi Inc	Last 4 digits of account number	3907	\$ 150.00
	Priority Creditor's Name Po Box 327 Palos Heights, IL 60463	When was the debt incurred?	Opened 9/23/14	
	Number Street City State Zlp Code	As of the date you file, the claim i	is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	,		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed		
	☐ At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	☐ Check if this claim is for a community debt	☐ Student loans		
	Is the claim subject to offset?	Obligations arising out of a sepa not report as priority claims	aration agreement or divorce that you did	
	■ No	☐ Debts to pension or profit-sharin	ng plans, and other similar debts	
	Yes	■ Other. Specify Collect	ction 01 Village Of Flossm	

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Debtor 1 Patti Kim Gill Case number (if know) 4.25 **Midstate Collection So** 562.00 2345 Last 4 digits of account number Priority Creditor's Name Opened 12/18/12 Last Po Box 3292 When was the debt incurred? Active 6/01/12 Champaign, IL 61826 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ☐ Yes **Collection Attorney Prairie State Colleg** Other. Specify 4.26 75.00 Miramedrg 2078 Last 4 digits of account number Priority Creditor's Name 991 Oak Creek Dr When was the debt incurred? Opened 11/29/10 Lombard, IL 60148 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only □ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans Is the claim subject to offset? \square Obligations arising out of a separation agreement or divorce that you did not report as priority claims $\hfill\square$ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Collection Med1 02 Ssfhs St Jam Other. Specify 4.27 **Regional Recovery Serv** 5194 815.00 Last 4 digits of account number \$ Priority Creditor's Name Opened 11/09/10 Last 5252 S Homan Ave When was the debt incurred? Active 7/01/09 Hammond, IN 46320

As of the date you file, the claim is: Check all that apply

Official Form 106 E/F

Number Street City State Zlp Code

Debtor	1 Patti Kim Gill	Document	Page	29 of 55 Case number (if know)		
	Who incurred the debt? Check one.	☐ Contingent	_			
	■ Debtor 1 only	☐ Contingent				
	☐ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	. ☐ Disputed				
	At least one of the debtors and another	Type of NONPRIORITY	unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans				
	debt	- Gradent loans				
	Is the claim subject to offset?	Obligations arising o not report as priority clai		ration agreement or divorce that you did		
	No	Debts to pension or p	orofit-sharin	g plans, and other similar debts		
	Yes	Other. Specify	Collect Par	tion Attorney Wellgroup Health		
4.28	Regional Recovery Serv	Last 4 digits of accoun	t number	2974	\$	389.00
	Priority Creditor's Name			Opened 0/22/40 Leet		
	5252 S Homan Ave Hammond, IN 46320	When was the debt inc	urred?	Opened 9/22/10 Last Active 6/01/10		
	Number Street City State Zlp Code	As of the date you file,	the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only □ Debtor 2 only	☐ Unliquidated				
	☐ Debtor 1 and Debtor 2 only	□ Disputed				
	☐ At least one of the debtors and another	Type of NONPRIORITY	unsecure	d claim:		
	☐ Check if this claim is for a community	☐ Student loans				
	debt Is the claim subject to offset?	☐ Obligations arising o		ration agreement or divorce that you did		
	■ No	_ ' ' '		g plans, and other similar debts		
	Yes	Other. Specify		ction Attorney wood-Flossmor Pa		
4.29	Sentry Credt	Last 4 digits of accoun	t number	4290	\$	584.00
	Priority Creditor's Name	_uot : u.go o. uooou				
	2809 Grand Ave Everett, WA 98201	When was the debt inc	urred?	Opened 9/29/14 Last Active 7/01/14		
	Number Street City State Zlp Code	As of the date you file,	the claim i	s: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only □ Debtor 2 only	☐ Unliquidated				
	_	_				
	☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors and another	☐ Disputed Type of NONPRIORITY	unsecured	d claim:		
	☐ Check if this claim is for a community	☐ Student loans				
	debt	_				
	Is the claim subject to offset?	Obligations arising o not report as priority clai		ration agreement or divorce that you did		
	No	☐ Debts to pension or p	orofit-sharin	g plans, and other similar debts		
	Yes	Other. Specify	Collec	ction 08 Nordstrom Fsb	_	
4.30	State Collection Servi	Last A digits of accoun	t numbor	5678	œ.	2.964.00

Priority Creditor's Name

Debtor 1 Patti Kim Gill

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Case number (if know)

	2509 S Stoughton Rd Madison, WI 53716	When was the debt incurred?	Active 11/01/10		
	Number Street City State Zlp Code	As of the date you file, the claim is: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only				
	Debtor 2 only	☐ Unliquidated			
	Debtor 1 and Debtor 2 only	☐ Disputed Type of NONPRIORITY unsecure	d claim:		
	At least one of the debtors and another	_	d Glain.		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	Yes	Other. Specify Collection	ction Attorney Presence Health-St.	<u>. </u>	
4.31	State of Illinois	Last 4 digits of account number		\$	2,518.00
	Priority Creditor's Name Department of Revenue 100 West Randolph	When was the debt incurred?			
	Springfield, IL 62704 Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	■ Debtor 1 only				
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	☐ Disputed			
	\square At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:		
	\square Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did		
	■ No	☐ Debts to pension or profit-sharing	g plans, and other similar debts		
	Yes	Other. Specify	Tax Lien		
4.32	Verizon Wireless	Last 4 digits of account number	0001	\$	3,657.00
	Priority Creditor's Name Po Box 49 Lakeland, FL 33802	When was the debt incurred?	Opened 12/21/12		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply		
	Who incurred the debt? Check one.	☐ Contingent			
	Debtor 1 only				
	☐ Debtor 2 only	☐ Unliquidated			
	☐ Debtor 1 and Debtor 2 only	Disputed			
	At least one of the debtors and another	Type of NONPRIORITY unsecure	g claim:		
	☐ Check if this claim is for a community debt	☐ Student loans			
	Is the claim subject to offset?	☐ Obligations arising out of a sepanot report as priority claims	aration agreement or divorce that you did		
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts		
	Yes	■ Other. Specify Telec	ommunications or Cellular	<u> </u>	

Document Page 31 of 55 Debtor 1 Patti Kim Gill Case number (if know) 4.33 1,088.00 Vision Financial Servi 0178 Last 4 digits of account number Priority Creditor's Name Opened 5/11/15 Last 1900 W Severs Rd When was the debt incurred? Active 5/01/14 La Porte, IN 46350 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Check if this claim is for a community ☐ Student loans Is the claim subject to offset? ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts **Collection Attorney Ingalls Memorial** ☐ Yes Other. Specify Hos Part 3: List Others to Be Notified About a Debt That You Already Listed 5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. Name Address On which entry in Part 1 or Part2 did you list the original creditor? Part 1: Creditors with Priority Unsecured Claims -NONE-Line of (Check one): Part 2: Creditors with Nonpriority Unsecured Claims Last 4 digits of account number Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. Total claim **Domestic support obligations** 6a. 6a \$ 0.00 **Total claims** from Part 1 Taxes and certain other debts you owe the government 6b. 0.00 0.00 0.00

6c.	Claims for death or personal injury while you were intoxicated	6c.
6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.
6e.	Total. Add lines 6a through 6d.	6e.
6f.	Student loans	6f.
6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.
6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.
6i.	Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.
6j.	Total. Add lines 6f through 6i.	6j.

0.00
0.00
0.00
0.00
0.00
146,292.36
146,292.36

Total claims from Part 2

Page 32 of 55 Document Fill in this information to identify your case: Debtor 1 Patti Kim Gill Middle Name First Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Tyes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	whom you have the c	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.2					<u></u>
	Name				
	Number	Street			_
	City		State	ZIP Code	_
2.3	,				
	Name				
	Number	Street			
	City		State	ZIP Code	_
2.4					_
	Name				
	Number	Street			_
	City		State	ZIP Code	
2.5					_
	Name				
	Number	Street			_
	City		State	ZIP Code	_
	-				

	Case 10-02023 1	Docume		f 55	Desc Main
Fill in this	s information to identify your				
Debtor 1	Patti Kim Gill				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fil	ing) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	nber				
(if known)					Check if this is an amended filing
O((; - ; -	J. F 40011				differenced filling
	II Form 106H				
Sched	dule H: Your Cod	ebtors			12/15
ill it out, a our name		boxes on the left. Attach Answer every question	the Additional Page t	o this page. On the top o	eded, copy the Additional Page, of any Additional Pages, write
		, ou alo illing a joint cace,	ao	ao a coaca::	
■ No □ Ye					
	thin the last 8 years, have you na, California, Idaho, Louisiana,				tates and territories include
	. Go to line 3. s. Did your spouse, former spor	use, or legal equivalent live	with you at the time?		
in line Form	e 2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	sure you have listed the	with you. List the person shown creditor on Schedule D (Officia chedule E/F, or Schedule G to
	Column 1: Your codebtor Name, Number, Street, City, State and Zl	P Code		Column 2: The credit Check all schedules t	tor to whom you owe the debt hat apply:
3.1				☐ Schedule D, line	
	Name			□ Schedule E/F, line	
				☐ Schedule G, line	
-	Number Street	State	ZIP Code	_	
	City	State	ZIP Code		
3.2				☐ Schedule D, line	
	Name			□ Schedule E/F, line	
	Newshare			☐ Schedule G, line	
	Number Street				

State

City

ZIP Code

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Fill	in this information to identify your	case:					1				
Del	otor 1 Patti Kim G	ill									
	otor 2					_					
Uni	ted States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF IL	LINOIS							
(If kr	se number nown)		Check if this is: An amended filing A supplement showing postpetition chapter 13 income as of the following date:								
0	fficial Form 106I						M	M / DD/ Y	YYY		
S	chedule I: Your Inc	ome									12/15
spo atta	plying correct information. If you use. If you are separated and you ch a separate sheet to this form. The describe Employment Fill in your employment	ır spouse is not filing w	ith you,	do not include	infor	mati	ion about	your sp	ouse. If m	ore space i	is needed,
١.	information.		Debto	r 1				Debtor 2	or non-fi	ling spous	е
	If you have more than one job, attach a separate page with	Employment status	■ Employed					■ Employed			
	information about additional		☐ Not employed					☐ Not employed			
	employers.	Occupation	Talent Agent					Unemployed			
	Include part-time, seasonal, or self-employed work.										
	Occupation may include student or homemaker, if it applies.	Employer's address		W 16th Stree ago, IL 60608							
		How long employed t	here?	2 years				_			
Pai	t 2: Give Details About Mo	nthly Income									
spo	mate monthly income as of the cuse unless you are separated.	•				•	·		·	·	J
	ou or your non-filing spouse have m e space, attach a separate sheet to		ombine ti	ne information	for all e	emp	loyers for	that perso	on on the I	ines below.	if you need
							For Deb	tor 1		btor 2 or ng spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,				2.	\$		0.00	\$	0.00) _
3.	Estimate and list monthly over	time pay.			3.	+\$		0.00	+\$	0.00	<u>)</u>

0.00

0.00

Calculate gross Income. Add line 2 + line 3.

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Debtor 1		Patti Kim Gill				Case number (if known)					
					For	Debtor 1			Debtor		
	Cop	y line 4 here	4.		\$	0.	.00	\$	9	0.00	
5.	List	all payroll deductions:									
0.	5a.	Tax, Medicare, and Social Security deductions	5:	a.	\$	0	.00	\$		0.00	
	5b.	Mandatory contributions for retirement plans		b.	\$ -		.00	\$-		0.00	
	5c.	Voluntary contributions for retirement plans	_	c.	\$_		.00	\$_		0.00	-
	5d.	Required repayments of retirement fund loans		d.	\$_		.00	\$_		0.00	
	5e.	Insurance	5	e.	\$.00	\$		0.00	
	5f.	Domestic support obligations	51	f.	\$	0.	.00	\$		0.00	-
	5g.	Union dues	5	g.	\$	0.	.00	\$		0.00	
	5h.	Other deductions. Specify:	51	h.+	\$	0.	.00	+ \$ _		0.00	
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.		\$_	0.	.00	\$		0.00	
7.	Cald	culate total monthly take-home pay. Subtract line 6 from line 4.	7.		\$_	0.	.00	\$		0.00	
8.	8b. 8c. 8d. 8e. 8f.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a depender regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental	81 nt 86 86	a. b. c. d.	\$_ \$_ \$ \$	0.	.00 .00 .00 .00	\$_ \$_ \$_ \$_		0.00 0.00 0.00 0.00 0.00	
		Nutrition Assistance Program) or housing subsidies.		_				_			
	0	Specify: State Assistance	81		\$_	1,000		\$_		0.00	
	8g.	Pension or retirement income	89	_	\$_ \$.00			0.00	
	8h.	Other monthly income. Specify:	01	h.+ _	Φ_	U.	.00	+ \$_		0.00	
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	. [\$	1,800	.00	\$		0.00)
10	Cale	culate monthly income. Add line 7 + line 9.	10.	¢		1,800.00	_ c		0.00	_ ¢	1,800.00
10.		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10.	Ψ -		1,800.00	Τ Ψ-		0.00	- JΨ -	1,800.00
11.	Inclu othe	e all other regular contributions to the expenses that you list in <i>Schedu</i> ude contributions from an unmarried partner, members of your household, your friends or relatives. not include any amounts already included in lines 2-10 or amounts that are no cify:	ur dep								0.00
12.		the amount in the last column of line 10 to the amount in line 11. The ree that amount on the Summary of Schedules and Statistical Summary of Certies							e. 12.	\$	1,800.00
13.	Do y	you expect an increase or decrease within the year after you file this form	m?						·	Combir monthl	ned y income
		No. Yes Explain:									

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— :II	in this informs	tion to inlantify												
FIII	in this informa	ition to identify yo	our case:											
Deb	tor 1	Patti Kim Gill						Check if this is:						
								amended filing						
	Debtor 2 (Spouse, if filing)						A supplement showing postpetition change 13 expenses as of the following date:							
(Spc	(Opodos, Il Illing)					To expenses as of the following date.								
Unit	United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS							MM / DD / YYYY						
Cas	e number													
(If kr	nown)													
Of	fficial Fo	rm 106J												
Sc	chedule	J: Your	Exper	ises						12/15				
Be info nun	as complete a ormation. If m mber (if know	and accurate as lore space is ne n). Answer evel	possible eded, atta y questio	. If two married people a ach another sheet to this						ct				
Par		ibe Your House	hold											
1.	Is this a joir													
	■ No. Go to	= .												
			ın a separ	ate household?										
	⊔ Y	es. Debtor 2 mus	st file Offic	ial Form 106J-2, Expense	s for Separate House	ehold of L	ebtor	2.						
2.	Do you have	e dependents?	■ No											
	Do not list D and Debtor 2		☐ Yes.	Fill out this information for each dependent	Dependent's relation Debtor 1 or Debtor		_	Dependent's age	Does dependent live with you?	I				
	Do not state	the							□ No					
	dependents	names.							☐ Yes					
									□ No					
									☐ Yes ☐ No					
									☐ Yes					
									□ No					
									☐ Yes					
3.	expenses of	enses include f people other t	han $_{oldsymbol{\sqcap}}$	No Yes										
	yourself and	d your depende	nts?	165										
Par	t 2: Estim	ate Your Ongoi	ng Month	ly Expenses										
exp				uptcy filing date unless y is filed. If this is a sup										
Incl	lude expense	s paid for with	non-cash	government assistance	if you know									
the	value of sucl	h assistance an	d have in	cluded it on Schedule I:	Your Income			.,						
(Off	ficial Form 10)6I.)				-	_	Your expe	enses					
4.		or home owners		nses for your residence.	Include first mortgage	e 4.	\$		0.00					
	, ,	led in line 4:	o ground c	51 lot.			-							
						4 =	¢.		0.00					
		estate taxes	or roote	r'e incurance		4a. 4b.	. –		0.00					
	•	rty, homeowner's maintenance, re		rs insurance upkeep expenses		40. 4c.	- : -		0.00					
		owner's associat				4d.			0.00					
5.	Additional r	nortgage payme	ents for yo	our residence, such as ho	ome equity loans		\$		0.00					

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Debtor 1 Pat	tti Kim Gill	Case num	ber (if known)	
6. Utilities:				
	ctricity, heat, natural gas	6a.	\$	0.00
	ter, sewer, garbage collection	6b.	\$	0.00
	ephone, cell phone, Internet, satellite, and cable services	6c.	·	100.00
		6d.	· · · · · · · · · · · · · · · · · · ·	
	ner. Specify:		· ·	0.00
	I housekeeping supplies	7.	·	700.00
	e and children's education costs	8.	\$	150.00
Clothing,	laundry, and dry cleaning	9.	\$	120.00
O. Personal	care products and services	10.	\$	50.00
. Medical a	and dental expenses	11.	\$	55.00
	tation. Include gas, maintenance, bus or train fare.	12.	\$	250.00
	clude car payments.		·	
	ment, clubs, recreation, newspapers, magazines, and books	13.		10.00
	e contributions and religious donations	14.	\$	0.00
5. Insurance				
	clude insurance deducted from your pay or included in lines 4 or 20.	45.	¢.	0.00
	insurance	15a.		0.00
	alth insurance	15b.		0.00
15c. Veh	nicle insurance	15c.	*	0.00
15d. Oth	ner insurance. Specify:	15d.	\$	0.00
. Taxes. Do	o not include taxes deducted from your pay or included in lines 4 or 20.			
Specify:		16.	\$	0.00
	nt or lease payments:			
	payments for Vehicle 1	17a.	\$	375.00
17b. Car	payments for Vehicle 2	17b.	\$	0.00
17c. Oth	ner. Specify:	17c.	\$	0.00
	ner. Specify:	17d.	\$	0.00
	ments of alimony, maintenance, and support that you did not report as	3		
	I from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.	\$	0.00
Other pay	yments you make to support others who do not live with you.		\$	0.00
Specify:		19.		
). Other rea	Il property expenses not included in lines 4 or 5 of this form or on Sch	edule I: Y	our Income.	
20a. Mor	rtgages on other property	20a.	\$	0.00
20b. Rea	al estate taxes	20b.	\$	0.00
20c. Pro	perty, homeowner's, or renter's insurance	20c.	\$	0.00
	intenance, repair, and upkeep expenses	20d.		0.00
	meowner's association or condominium dues	20e.	· -	0.00
			·	
. Other: Sp	респу:	21.	+\$	0.00
2. Calculate	your monthly expenses			
	lines 4 through 21.		\$	1.810.00
	/ line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	-,,,,,,,,,,
				4 040 00
∠∠c. Add I	line 22a and 22b. The result is your monthly expenses.		\$	1,810.00
3. Calculate	your monthly net income.			
	by line 12 (your combined monthly income) from Schedule I.	23a.	\$	1,800.00
	by your monthly expenses from line 22c above.	23b.		1,810.00
	, , ,	_00.	·	1,010.00
23c. Sub	otract your monthly expenses from your monthly income.			
	e result is your monthly net income.	23c.	\$	-10.00
	•			
	xpect an increase or decrease in your expenses within the year after yo			- d b
	e, do you expect to finish paying for your car loan within the year or do you expect your r n to the terms of your mortgage?	mortgage pa	syment to increase o	r decrease because of a
	in to the terms of your mortgage:			
■ No.				
Yes.	Explain here:			

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Fill in this i	nformation to identify your	case:			
Debtor 1	Patti Kim Gill				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing	g) First Name	Middle Name	Last Name		
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number	er				
(if known)					☐ Check if this is an
					amended filing
	ration About a				12/15
obtaining m		n connection with a banl			atement, concealing property, or 000, or imprisonment for up to 20
	Sign Below				
Did yo	u pay or agree to pay some	eone who is NOT an attor	ney to help you fill o	ut bankruptcy forms?	
•	No				
	Yes. Name of person			Attach <i>Bankruptcy Pei</i> and Signature (Official I	tition Preparer's Notice, Declaration, Form 119).
	penalty of perjury, I declare by are true and correct.	that I have read the sum	nmary and schedules	filed with this declara	ntion and
Y lel	Patti Kim Gill		¥		

Patti Kim Gill Signature of Debtor 1

Date **January 19, 2016**

Signature of Debtor 2

Date

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■ Married □ Not married	Check if this is an
Debtor 2 (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for sinformation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before Married Not married Married Not married	Check if this is an
(Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for sinformation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before Married Not married	Check if this is an
Case number (if known) Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for sinformation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married	Check if this is an
Case number (if known) Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for sinformation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married	Check if this is an
Official Form 107 Statement of Financial Affairs for Individuals Filing for Bankruptcy Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for sinformation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married	Check if this is an
Statement of Financial Affairs for Individuals Filing for Bankruptcy Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for sinformation. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married	amended filing
information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write number (if known). Answer every question. Part 1: Give Details About Your Marital Status and Where You Lived Before 1. What is your current marital status? Married Not married	12/1:
1. What is your current marital status? Married Not married	
■ Married □ Not married	
□ Not married	
2 During the last 3 years, have you lived anywhere other than where you live now?	
2. During the last o years, have you have anywhere other than where you have now.	
 □ No ■ Yes. List all of the places you lived in the last 3 years. Do not include where you live now. 	
Debtor 1 Prior Address: Dates Debtor 1 Debtor 2 Prior Address: lived there	Dates Debtor 2 lived there
2508 Athens From-To: ☐ Same as Debtor 1 Olympia Fields, IL 60461 2004-2013	☐ Same as Debtor 1 From-To:
3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or terri states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington an No Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106H).	
Part 2 Explain the Sources of Your Income	
4. Did you have any income from employment or from operating a business during this year or the two previous carefill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.	alendar years?
■ No □ Yes. Fill in the details.	
Debtor 1 Debtor 2	
Sources of income Check all that apply. Gross income (before deductions and exclusions) Sources of income Check all that apply.	Gross income (before deductions and exclusions)

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5.	Include in unemploy	ncome regar yment, and o	dless of whetle other public be	her that inco	is year or the two ome is taxable. Exa ents; pensions; ren a joint case and yo	amples of ntal income	other income are; interest; divide	re alimony; lends; mone	ey collecte	ed from laws	uits; royalties;	
	List each	source and	the gross inc	ome from ea	ach source separat	itely. Do no	ot include incom	ne that you	listed in lir	ne 4.		
	■ No											
		. Fill in the d	letails.									
				Debtor 1				Debto	or 2			
				Sources of Describe b	of income below		income deductions and ons)		ces of incoribe below.		Gross income (before deduction and exclusion	ıctions
Pa	rt 3: Lis	st Certain P	ayments You	Made Befo	ore You Filed for I	Bankrupto	су					
6.	Are eithe	er Debtor 1'	s or Debtor 2	's debts or	imarily consumer	r debts?						
	□ No.	Neither D	ebtor 1 nor [Debtor 2 ha	s primarily consu amily, or househol	ımer debt		<i>ebt</i> s are de	fined in 11	U.S.C. § 10	01(8) as "incurr	ed by an
		•	•	•	I for bankruptcy, die	d you pay	any creditor a to	otal of \$6,2	:25* or mo	re?		
		□ _{No.} □ _{Yes}	Go to line 7		or to whom you paid	id a tatal a	f &C 225* or ma	in ana a	r mara na	monto and t	the total amount	
		– 165	paid that cr	editor. Do n	ot include paymen	nts for dom	estic support of					
		* Subject			to an attorney for the and every 3 years			on or after	the date of	of adjustmen	t.	
	■ Yes				e primarily consu			otal of \$600	O or more?	,		
		■ No.	Go to line 7	7.								
		□ Yes	List below	each credito	or to whom you paid							
					nkruptcy case.	bligations,	Such as chilu si	вирроп апа	aiiiiioiiy. 7	Also, do flot	include payme	ints to
	Credito	r's Name an	d Address		Dates of paymer	nt	Total amount		ınt you	Was this p	payment for	
							paid	st	till owe			
7.	Insiders including	nclude your ons of which	relatives; any you are an o	general par fficer, direct	ey, did you make a rtners; relatives of or, person in contro sole proprietor. 11	any gener ol, or own	al partners; part er of 20% or mo	tnerships o	of which you	u are a gene urities; and a	eral partner; any managing a	agent, s child
	■ No											
	☐ Yes	. List all pay	ments to an ir	nsider								
	Insider'	s Name and	I Address		Dates of paymer	nt	Total amount paid		unt you till owe	Reason fo	r this paymen	t
8.	insider?	•	-	•	ey, did you make a		ents or transfe	er any prop	erty on ac	ecount of a	debt that bene	efited ar
	■ No	. List all pav	ments to an ir	nsider								
		e Namo and			Dates of navmor	nt	Total amount	Amo	int vou	Pageon fo	r this navmon	

paid

still owe

Include creditor's name

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Case number (if known) Document Debtor 1 Patti Kim Gill

Pai	t 4: Identify Legal Actions, Repossession	ns, and Foreclosures			
9.	Within 1 year before you filed for bankrupt List all such matters, including personal injury modifications, and contract disputes.				
	□ No				
	Yes. Fill in the details.				
	Case title Case number	Nature of the case	Court or agency	Status of th	e case
	Federal Tax Lien - \$25,553.00 SQ1405101081			■ Pending □ On appe □ Conclud	al
	State Tax Lien - \$2,518.00 SQ1411231252			■ Pending □ On appe □ Conclud	al
10.	Within 1 year before you filed for bankrupt. Check all that apply and fill in the details below No		perty repossessed, foreclosed	d, garnished, attached	d, seized, or levied?
	☐ Yes. Fill in the information below.				
	Creditor Name and Address	Describe the Property		Date	Value of the property
		Explain what happene	ed		property
11.	Within 90 days before you filed for bankrup accounts or refuse to make a payment bec ■ No □ Yes. Fill in the details.		cluding a bank or financial in	nstitution, set off any	amounts from your
	Creditor Name and Address	Describe the action th	e creditor took	Date action was taken	Amount
12.	Within 1 year before you filed for bankrupt court-appointed receiver, a custodian, or a		perty in the possession of an	assignee for the bend	efit of creditors, a
	No No				
	☐ Yes				
Pai	t 5: List Certain Gifts and Contributions				
13.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift.	tcy, did you give any gif	ts with a total value of more	than \$600 per person	?
	Gifts with a total value of more than \$600 per person	Describe the gifts	3	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift and Address:				
14.	Within 2 years before you filed for bankrup ■ No □ Yes. Fill in the details for each gift or cor		ts or contributions with a tot	al value of more than	\$600 to any charity
	Gifts or contributions to charities that tot more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		u contributed	Dates you contributed	Value

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Document Page 42 of 55 Debtor 1 Patti Kim Gill Case number (if known) Part 6: List Certain Losses Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling? Nο Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. ☐ No Yes. Fill in the details. **Person Who Was Paid** Description and value of any property Date payment Amount of Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Legal Remedies, Chartered **Attorney Fees** December \$65.00 8525 S. Stony Island 2015 Chicago, IL 60617 Chicago, IL 60617 Summit Financial Education, Inc. **Debt Counseling** December \$9.95 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. п Person Who Was Paid Description and value of any property Date payment Amount of transferred or transfer was payment Address made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. No Yes. Fill in the details. Person Who Received Transfer Description and value of Describe any property or Date transfer was payments received or debts **Address** property transferred made paid in exchange Person's relationship to you Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.) Nο

Official Form 107

Name of trust

Description and value of the property transferred

Yes. Fill in the details.

Date Transfer was

made

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	Na	ime of site	Governmental u	nit	Envir	onmental law, if you	Date of notice
		No Yes. Fill in the details.					
24.	Has	s any governmental unit notified you tha	t you may be liable or	ootentially liable	under or	in violation of an enviro	nmental law?
Rep	ort a	all notices, releases, and proceedings th	at you know about, reç	gardless of wher	they occ	urred.	
		zardous material means anything an env cardous material, pollutant, contaminant		s as a hazardous	s waste, ha	azardous substance, tox	ic substance,
_	to c	own, operate, or utilize it, including disp	osal sites.				
	reg	ic substances, wastes, or material into t ulations controlling the cleanup of these means any location, facility, or propert	e substances, wastes,	or material.	·	·	
		vironmental law means any federal, state	· ·	•	• .		
		purpose of Part 10, the following definiti					
Pai	rt 10	Give Details About Environmental Inf	Code) ormation				
		vner's Name Idress (Number, Street, City, State and ZIP Code)	Where is the pro (Number, Street, City,		Describe	the property	Value
		No Yes. Fill in the details.					
23.		you hold or control any property that so someone.	meone else owns? Inc	lude any proper	ty you bor	rowed from, are storing	for, or hold in trust
Pa	rt 9:	Identify Property You Hold or Control	for Someone Else				
	Ad	Idress (Number, Street, City, State and ZIP Code)	to it? Address (Number, State and ZIP Code)	Street, City,			have it?
		me of Storage Facility	Who else has or	had access	Describe	the contents	Do you still
		No Yes. Fill in the details.					
22.	Hav	ve you stored property in a storage unit	or place other than you	ır home within 1	year befo	re you filed for bankrupt	cy
	_	nme of Financial Institution Idress (Number, Street, City, State and ZIP Code)	Who else had ac Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?
		No Yes. Fill in the details.					
21.		you now have, or did you have within 1 th, or other valuables?	year before you filed fo	or bankruptcy, a	ny safe de	posit box or other depos	sitory for securities,
		ime of Financial Institution and Idress (Number, Street, City, State and ZIP	Last 4 digits of account number	Type of accou	int or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
		Yes. Fill in the details.		_		_	
		No	ciations, and other init	anciai msiitution	15.		
	sol Inc	d, moved, or transferred? lude checking, savings, money market, uses, pension funds, cooperatives, asso	or other financial acco	unts; certificates	s of depos		
		hin 1 year before you filed for bankrupto	•	•	•		our benefit, closed,
Pai	rt 8:	List of Certain Financial Accounts, In	struments. Safe Depos	it Boxes, and St	orage Uni	ts	

ZIP Code)

Case 16-02025 Doc 1 Filed 01/22/16 Entered 01/22/16 17:25:15 Desc Main Document Page 44 of 55 Debtor 1 Patti Kim Gill Case number (if known) 25. Have you notified any governmental unit of any release of hazardous material? Nο Yes. Fill in the details. Name of site Governmental unit Environmental law, if you Date of notice Address (Number, Street, City, State and ZIP Code) Address (Number, Street, City, State and know it ZIP Code) 26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders. Nο Yes. Fill in the details. Case Title Nature of the case Status of the Court or agency Case Number Name case Address (Number, Street, City, State and ZIP Code) Part 11: Give Details About Your Business or Connections to Any Business 27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business? ☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time A member of a limited liability company (LLC) or limited liability partnership (LLP) ☐ A partner in a partnership ☐ An officer, director, or managing executive of a corporation ☐ An owner of at least 5% of the voting or equity securities of a corporation No. None of the above applies. Go to Part 12. Yes. Check all that apply above and fill in the details below for each business. **Employer Identification number Business Name** Describe the nature of the business **Address** Do not include Social Security number or ITIN. (Number, Street, City, State and ZIP Code) Name of accountant or bookkeeper Dates business existed Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties. Nο Yes. Fill in the details below. Name **Date Issued** Address (Number, Street, City, State and ZIP Code) Part 12: Sign Below I have read the answers on this Statement of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Patti Kim Gill Signature of Debtor 2 Patti Kim Gill Signature of Debtor 1 Date January 19, 2016 **Date** Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)? ☐ No ☐ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms? ☐ No

☐ Yes. Name of Person . Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119). Statement of Financial Affairs for Individuals Filing for Bankruptcy

Official Form 107

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Case number (if known) Document

Debtor 1 Patti Kim Gill

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare	under penalty of perjury that	have read the answers	contained in the forego	ing statement of financia	ıl affairs and any attachı	ments thereto and
that they	are true and correct.					

Date January 19, 2016 Signature /s/ Patti Kim Gill Patti Kim Gill Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Fill in this infor	mation to identify your	case:				
Debtor 1	Patti Kim Gill					
Debtor 2	First Name	Middle Name		Last Name		
(Spouse if, filing)	First Name	Middle Name		Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DIST	TRICT OF IL	LINOIS		
Case number						
(if known)						☐ Check if this is an amended filing
Official Fo		n for Indiv	riduals	Filing Under	Chapter 7	7 12/15
	ividual filing under cha e claims secured by yo	•	I out this fo	rm if:		
You must file thi	ever is earlier, unless th	ithin 30 days after	you file you			the meeting of creditors, editors and lessors you list
	eople are filing togethe	r in a joint case, bo	oth are equa	lly responsible for supply	ring correct inforr	nation. Both debtors must
	and accurate as possib our name and case nur		s needed, at	tach a separate sheet to t	his form. On the	top of any additional pages,
Part 1: List Y	our Creditors Who Hav	e Secured Claims				
1. For any credit	ors that you listed in P	art 1 of Schedule D	: Creditors	Who Have Claims Secure	d by Property (Of	ficial Form 106D), fill in the
information be Identify the cr	elow. editor and the property t	hat is collateral	What do y	you intend to do with the part of the part	property that	Did you claim the property as exempt on Schedule C?
Creditor's V name:	VFDS			der the property. the property and redeem it	t.	□ No
Description of	2005 Mercedes CL	K 110000		the property and enter into	а	Yes
property securing debt:	miles		_	rmation Agreement. the property and [explain]:		
For any unexpire in the information	on below. Do not list rea	ase that you listed al estate leases. Un	expired lea		II in effect; the lea	eases (Official Form 106G), fill ase period has not yet ended.
Describe your u	inexpired personal pro	perty leases			Wil	I the lease be assumed?
Lessor's name:					П	NI-
Description of lea	ased					NO .
Property:						Yes
Lessor's name:	d					No
Description of lea Property:	ased					Yes
Lessor's name:						No

Statement of Intention for Individuals Filing Under Chapter 7

Official Form 108

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B8 (Form 8) (12/08)	Page 2
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Lessor's name:	□ No
Description of leased Property:	☐ Yes
Part 3: Sign Below	
Under penalty of perjury, I declare that I have property that is subject to an unexpired lea	ndicated my intention about any property of my estate that secures a debt and any personal
X /s/ Patti Kim Gill	X
Patti Kim Gill	Signature of Debtor 2
Signature of Debtor 1	
Date January 19, 2016	Date

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-02025 Doc 1 Filed 01/22/16 Entered 01/22/16 17:25:15 Desc Main Document Page 52 of 55

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	Patti Kim Gill		Case No.			
		Debtor(s)	Chapter	7		
	DISCLOSURE (OF COMPENSATION OF ATTO	RNEY FOR DE	CBTOR(S)		
C	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:					
	For legal services, I have agreed to	o accept	\$	900.00		
	Prior to the filing of this statemen	t I have received	\$	65.00		
	Balance Due		\$	835.00		
2. \$	335.00 of the filing fee has been	n paid.				
3. T	The source of the compensation paid to	o me was:				
	■ Debtor □ Other (spec	cify):				
4. T	The source of compensation to be paid	to me is:				
	■ Debtor □ Other (spec	cify):				
5.	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.					
		isclosed compensation with a person or persons of the a list of the names of the people sharing in the				
6. I	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:					
b. c.	Preparation and filing of any petition Representation of the debtor at the late of the provisions as needed. Negotiations with secure reaffirmation agreements.	tuation, and rendering advice to the debtor in de on, schedules, statement of affairs and plan which meeting of creditors and confirmation hearing, a d creditors to reduce to market value; ex a and applications as needed; preparation to of liens on household goods.	h may be required; nd any adjourned hea emption planning;	rings thereof;		
7. B	by agreement with the debtor(s), the ab Representation of the del any other adversary proc	pove-disclosed fee does not include the following btors in any dischargeability actions, jud eeding.	g service: icial lien avoidanc	es, relief from stay actions or		
		CERTIFICATION				
	certify that the foregoing is a complet ankruptcy proceeding.	e statement of any agreement or arrangement for	payment to me for re	presentation of the debtor(s) in		
Ja	nuary 19, 2016	/s/ James L. Hard	demon			
Da	nte	James L. Harden				
		Signature of Attorn Legal Remedies,				
		8525 S. Stony Isl	and			
		Chicago, IL 6061 773-374-5288 Fa				
		Name of law firm				

United States Bankruptcy Court Northern District of Illinois

1 (of them District of Immors								
In re	Patti Kim Gill		Case No.					
		Debtor(s)	Chapter 7					
	VF	ERIFICATION OF CREDITOR N	MATRIX					
		Number o	f Creditors:	20				
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of cred	itors is true and correct	to the best of my				
Date:	January 19, 2016	/s/ Patti Kim Gill Patti Kim Gill						

American Financial Cre 10333 N Meridian St Ste Indianapolis, IN 46290

Caine & Weiner
Po Box 5010
Woodland Hills, CA 91365

Capital Accounts Po Box 140065 Nashville, TN 37214

Capital One Bank Usa N 15000 Capital One Dr Richmond, VA 23238

Creditors Discount & A 415 E Main St Streator, IL 61364

Dept Of Ed/Navient Po Box 9635 Wilkes Barre, PA 18773

Dept of Treasury Internal Revenue Service PO Box 7346 Philadelphia, PA 19101-7346

First Credit Corporati Po Box 9300 Boulder, CO 80301

Gla Collection Co Inc 2630 Gleeson Ln Louisville, KY 40299

Illinois Dept. of Revenue PO Box 19043 Springfield, IL 62794-9043

Mcsi Inc Po Box 327 Palos Heights, IL 60463 Midstate Collection So Po Box 3292 Champaign, IL 61826

Miramedrg 991 Oak Creek Dr Lombard, IL 60148

Regional Recovery Serv 5252 S Homan Ave Hammond, IN 46320

Sentry Credt 2809 Grand Ave Everett, WA 98201

State Collection Servi 2509 S Stoughton Rd Madison, WI 53716

State of Illinois Department of Revenue 100 West Randolph Springfield, IL 62704

Verizon Wireless Po Box 49 Lakeland, FL 33802

Vision Financial Servi 1900 W Severs Rd La Porte, IN 46350

WFDS PO Box 1697 Winterville, NC 28590